

DEFENDANTS' EXHIBIT 65

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Filename: EX 54 55 ANSWR Jan 22 2021
NRIA Corporate Guarantee to Lou Dobbs
from NRIA for 10_.pdf



Javier Torres <jtorres@mediaeffective.com>

L Dobbs show

1 Usage

Nicholas Salzano <nicholas@nria.net>

Fri, Jan 22, 2021 at 3:06 PM

To: "Javier Torres (jtorres@mediaeffective.com)" <jtorres@mediaeffective.com>

Cc: Katey Kana <kkana@nria.net>, Aj Scutaro <aj@nria.net>, Patryk Golaszewski <pgolaszewski@nria.net>

Our corporate guarantee form is attached . We actually guarantee returns at 12% annualized return as stated in the agreement attached -a higher than 10% rate .

Cash flow is paid out monthly at a 10% annualized rate of return and then later trued up to the 12% guarantee Year 5 as we sell out all projects built.

That means we owe a 2% per annum true up amount your 5 to take our 10% paid up to our actual guaranteed 12% contract.

We explain that to customers in great detail when they sign up and review the documents with their advisors.

To therefore state that we offer a 10% guarantee is actually below our actual guarantee - but it is still a true statement

The easiest way to resolve is attached

it's a script that just says up to 10%

Best regards,

Nicholas Salzano
Senior Independent Executive Advisor & Portfolio Construction Manager
[cid:image011.jpg@01D6F0D0.731220C0]<http://www.nria.net/>
National Realty Investment Advisors, LLC
[cid:image012.png@01D6F0D0.731220C0]
1325 Paterson Plank Road, Floor 2, Secaucus, NJ 07094
[cid:image013.png@01D6F0D0.731220C0]
Office: (201) 210-2727 Ext. 101
[cid:image013.png@01D6F0D0.731220C0]
Cell: 973-689-5482
[cid:image014.png@01D6F0D0.731220C0]
Nicholas@NRIA.net<mailto:Nicholas@NRIA.net>
[cid:image015.png@01D6F0D0.731220C0]
NRIA.net<https://www.nria.net/>

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7 attachments



image011.jpg
6K



image012.png
1K



image013.png
1K



image014.png
1K



image015.png
1K



Appendix C - NRIA 12% Minimum Return Guarantee 2021.pdf
1299K



WSK Notes#3 A list approach v 4 edited.docx
17K

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Filename: EX 54 55 ANSWR Jan 22 2021
NR1A working on 10_ for Lou Dobbs NOT
Javier.pdf



Javier Torres <jtorres@mediaeffective.com>

Hybrid - NRIA - Salem - Lou Dobbs - Spot #1 - 2.1.21

1 message

Javier Torres <jtorres@mediaeffective.com>
To: Barbara Keenan <barbara@hybridadv.com>
Cc: Graham Keenan <graham@hybridadv.com>

Fri, Jan 22, 2021 at 10:59 AM

Reading sounds good to me. Sending to client.
I told them about Lou Dobbs comments on the 10% guaranteed, They said they were going to provide explanation of how it works, so he understands and feel comfortable with it.
Still waiting for that.

Thanks,

Javier Torres
Director Media Effective

On Fri, Jan 22, 2021 at 10:22 AM Barbara Keenan <barbara@hybridadv.com> wrote:

hi Javier,
Attached is the Lou Dobbs Script #1 for client approval.
The media plan starts 2.1.21.

Please let us know the status of the other script. We sent you comments/questions from Lou Dobbs regarding Script #3. He can not record the scripts #3 as written now.

thanks,



Barbara Keenan

Manager, Client Services

Phone: 914-810-1026

Mobile: 914-299-1354

Email: Barbara@hybridadv.com

357 Main St.

Armonk, NY 10504

www.hybridmediaservices.com